

# 30-DAY WAITING PERIOD EXCEPTION TO FLOOD INSURANCE POLICIES MAY BE AVAILABLE FOLLOWING WILDFIRES ON FEDERAL LANDS

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DENVER - Residents in western states impacted by wildfires may be eligible for an exception to the National Flood Insurance Program (NFIP) 30-day waiting period usually required for flood insurance coverage. Though flood insurance coverage is often not an immediate concern of those owning property near areas experiencing wildland fires, the removal of vegetation post-fire can result in ground unable to absorb water, resulting in increased flood risks.

Though floods are the most common and costly natural disaster in the United States annually, most standard homeowners' insurance policies do not cover flood damage. Only flood insurance covers flood damage, but it typically takes 30 days to become active.

However, following the passage of the 2012 Biggert-Waters Flood Insurance Reform Act, there is the possibility of expedited access to the NFIP for some homeowners, renters and business owners impacted by flooding from federal land that resulted from wildfires. The law exempts residents from a 30-day waiting period for flood insurance coverage to become effective. Eligibility for the exception is determined on a case-by-case basis.

The reform provision of the 2012 law allowed for a case-by-case review of those impacted by flood and established an exception for property:

- That is affected by flooding on federal land,
- Where the flooding is caused, or exacerbated by, post-wildfire conditions on federal land, and



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- Flood insurance was purchased not later than 60 days after the wildfire containment date.

The NFIP provides a means for property owners to financially protect themselves against flooding, which typically isn't covered by standard homeowners insurance. The NFIP offers flood insurance to homeowners, renters, and business owners if their community participates in the NFIP. Participating communities agree to adopt and enforce ordinances that meet or exceed FEMA requirements to reduce the risk of flooding.

The National Flood Insurance Program is administered by FEMA, which works with nearly 90 private insurance companies to provide affordable flood insurance to property owners and renters in NFIP-participating communities. One of the most critical ways to financially protect your home or business and its contents from flooding is to purchase flood insurance.

To learn about flood risks in your area and for information on flood insurance, contact your insurance agent, and visit [www.floodsmart.gov](http://www.floodsmart.gov). For more information on flood preparedness tips and ways you can protect your family before, during and after a flood visit [www.ready.gov/floods](http://www.ready.gov/floods).

